

2012 NON-SMOKER RATE CHART (EFFECTIVE 1/1/12-6/30/12)

This chart is for use by retirees/applicants who are non-smokers. The smoker rate chart is on the reverse side.

Reciprocity retirees with service in KTRS and KRS should contact KTRS for computation of their rates.

Step 1:
Plan Cost

Select the option and level from the applicable chart and enter the total in Box 1:

NOTE: If only the spouse is applying for this coverage, skip to the Spouse Rate Chart on the bottom of this page.

| RETIREE RATES | SINGLE | PARENT PLUS | COUPLE | FAMILY | FAMILY CROSS-REFERENCE |
|-----------------------------|---------|-------------|----------|----------|------------------------|
| Commonwealth Standard PPO | \$0.00 | \$8.28 | \$282.18 | \$288.44 | \$0.00* |
| Commonwealth Capitol Choice | \$37.24 | \$160.00 | \$493.00 | \$584.00 | \$52.74* |
| Commonwealth Optimum PPO | \$62.74 | \$195.60 | \$520.60 | \$622.50 | \$69.74* |

*Contribution is per employee/retiree



Enter COST in Box 1

Step 2:
Years of Service

Select the graph that applies to the date you **entered** KTRS (not the date you retired), your total service at retirement and the Option you selected above and enter the amount in Box 2:

| If you <u>entered</u> KTRS PRIOR to 7/1/2002 and: | | | If you <u>entered</u> KTRS ON or AFTER 7/1/2002 and: | | | If you <u>entered</u> KTRS ON or AFTER 7/1/2008 and: | | |
|---|---------------------------|--|--|---------------------------|--|--|---------------------------|--|
| Your Years of Service are: | You Selected: | | Your Years of Service are: | You Selected: | | Your Years of Service are: | You Selected: | |
| | <u>Standard</u> Enter: | <u>Capitol Choice or Optimum</u> Enter: | | <u>Standard</u> Enter: | <u>Capitol Choice or Optimum</u> Enter: | | <u>Standard</u> Enter: | <u>Capitol Choice or Optimum</u> Enter: |
| 5-9.99 | \$372.11 | \$450.69 | 5-9.99 | \$446.53 | \$540.83 | Less than 15 | Not Eligible | Not Eligible |
| 10-14.99 | \$248.07 | \$300.46 | 10-14.99 | \$372.11 | \$450.69 | 15-19.99 | \$272.88 | \$330.51 |
| 15-19.99 | \$124.04 | \$150.23 | 15-19.99 | \$272.88 | \$330.51 | 20-24.99 | \$173.65 | \$210.32 |
| 20 or more | \$0.00 | \$0.00 | 20-24.99 | \$173.65 | \$210.32 | 25-25.99 | \$49.61 | \$60.09 |
| | | | 25-25.99 | \$49.61 | \$60.09 | 26-26.99 | \$24.81 | \$30.05 |
| | | | 26-26.99 | \$24.81 | \$30.05 | 27 or more | \$0.00 | \$0.00 |
| | | | 27 or more | \$0.00 | \$0.00 | | | |



Enter COST in Box 2

Step 3:
Shared Responsibility

Effective 7/1/2011, KEHP enrolled retirees are required to pay 2/3 Standard Medicare Part B premium equivalent.

Select the graph that applies to the date you **entered** KTRS (not the date you retired) and your total service at retirement and enter the amount in Box 3:

| If you <u>entered</u> KTRS PRIOR to 7/1/2002 and you have: | | If you <u>entered</u> KTRS ON or AFTER 7/1/2002 and you have: | | If you <u>entered</u> KTRS ON or AFTER 7/1/2008 and you have: | |
|--|---------|---|---------|---|--------------|
| Years of Service: | Enter: | Years of Service: | Enter: | Years of Service: | Enter: |
| 5-9.99 | \$16.50 | 5-9.99 | \$6.60 | Less than 15 | Not Eligible |
| 10-14.99 | \$33.00 | 10-14.99 | \$16.50 | 15-19.99 | \$29.70 |
| 15-19.99 | \$49.50 | 15-19.99 | \$29.70 | 20-24.99 | \$42.90 |
| 20 or more | \$66.00 | 20-24.99 | \$42.90 | 25-25.99 | \$59.40 |
| | | 25-25.99 | \$59.40 | 26-26.99 | \$62.70 |
| | | 26-26.99 | \$62.70 | 27 or more | \$66.00 |
| | | 27 or more | \$66.00 | | |



Enter COST in Box 3

Step 4:
Your Cost

Add all "Costs" listed above to show your **monthly** share of Premium Cost for January-June 2012.

*NOTE: This will be your **monthly** premium for the first six months of 2012. To calculate your premium for July through December 2012, complete the calculation chart below.*



Your Jan-June 2012 Premium Cost

CHART CONTINUES BELOW FOR JULY THROUGH DECEMBER PREMIUM COST



2012 NON-SMOKER RATE CHART (EFFECTIVE 7/1/12-12/31/12)

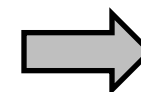
Step 1:
Plan Cost

Select the option and level from the applicable chart and enter the total in Box 1:

NOTE: If only the spouse is applying for this coverage, skip to the Spouse Rate Chart on the bottom of this page.

| RETIREE RATES | SINGLE | PARENT PLUS | COUPLE | FAMILY | FAMILY CROSS-REFERENCE |
|-----------------------------|---------|-------------|----------|----------|------------------------|
| Commonwealth Standard PPO | \$0.00 | \$8.28 | \$282.18 | \$288.44 | \$0.00* |
| Commonwealth Capitol Choice | \$37.24 | \$160.00 | \$493.00 | \$584.00 | \$52.74* |
| Commonwealth Optimum PPO | \$62.74 | \$195.60 | \$520.60 | \$622.50 | \$69.74* |

*Contribution is per employee/retiree



MONTHLY

Enter COST in Box 1

Step 2:
Years of Service

Select the graph that applies to the date you **entered** KTRS (not the date you retired), your total service at retirement and the Option you selected above and enter the amount in Box 2:

If you entered KTRS PRIOR to 7/1/2002 and:

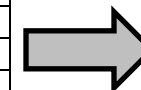
If you entered KTRS ON or AFTER 7/1/2002 and:

If you entered KTRS ON or AFTER 7/1/2008 and:

| Your Years of Service are: | You Selected: | |
|----------------------------|-----------------|----------------------------------|
| | Standard Enter: | Capitol Choice or Optimum Enter: |
| 5-9.99 | \$372.11 | \$450.69 |
| 10-14.99 | \$248.07 | \$300.46 |
| 15-19.99 | \$124.04 | \$150.23 |
| 20 or more | \$0.00 | \$0.00 |

| Your Years of Service are: | You Selected: | |
|----------------------------|-----------------|----------------------------------|
| | Standard Enter: | Capitol Choice or Optimum Enter: |
| 5-9.99 | \$446.53 | \$540.83 |
| 10-14.99 | \$372.11 | \$450.69 |
| 15-19.99 | \$272.88 | \$330.51 |
| 20-24.99 | \$173.65 | \$210.32 |
| 25-25.99 | \$49.61 | \$60.09 |
| 26-26.99 | \$24.81 | \$30.05 |
| 27 or more | \$0.00 | \$0.00 |

| Your Years of Service are: | You Selected: | |
|----------------------------|-----------------|----------------------------------|
| | Standard Enter: | Capitol Choice or Optimum Enter: |
| Less than 15 | Not Eligible | Not Eligible |
| 15-19.99 | \$272.88 | \$330.51 |
| 20-24.99 | \$173.65 | \$210.32 |
| 25-25.99 | \$49.61 | \$60.09 |
| 26-26.99 | \$24.81 | \$30.05 |
| 27 or more | \$0.00 | \$0.00 |



MONTHLY

Enter COST in Box 2

Step 3:
Shared Responsibility

Effective 7/1/2012, KEHP enrolled retirees are required to pay full Standard Medicare Part B premium equivalent.

Select the graph that applies to the date you **entered** KTRS (not the date you retired) and your total service at retirement and enter the amount in Box 3:

If you entered KTRS PRIOR to 7/1/2002 and you have:

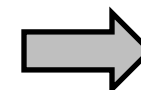
If you entered KTRS ON or AFTER 7/1/2002 and you have:

If you entered KTRS ON or AFTER 7/1/2008 and you have:

| Years of Service: | Enter: |
|-------------------|---------|
| 5-9.99 | \$24.98 |
| 10-14.99 | \$49.95 |
| 15-19.99 | \$74.93 |
| 20 or more | \$99.90 |

| Years of Service: | Enter: |
|-------------------|---------|
| 5-9.99 | \$9.99 |
| 10-14.99 | \$24.98 |
| 15-19.99 | \$44.96 |
| 20-24.99 | \$64.94 |
| 25-25.99 | \$89.91 |
| 26-26.99 | \$94.91 |
| 27 or more | \$99.90 |

| Years of Service: | Enter: |
|-------------------|--------------|
| Less than 15 | Not Eligible |
| 15-19.99 | \$44.96 |
| 20-24.99 | \$64.94 |
| 25-25.99 | \$89.91 |
| 26-26.99 | \$94.91 |
| 27 or more | \$99.90 |



MONTHLY

Enter COST in Box 3

Step 4:
Your Cost

Add all "Costs" listed above to show your **monthly** share of Premium Cost for July-December 2012.

*NOTE: This will be your **monthly** premium for the second six months of 2012.*



MONTHLY

Your July-December 2012 Premium Cost

SPOUSE RATE CHART

*Only use this chart if the SPOUSE is applying for this coverage as the APPLICANT.

This chart is for use by spouses who are applying for coverage as the applicant (when the KTRS retiree is deceased or covered under the MEHP). No additional calculation is needed for these rates.

| | SPOUSE SINGLE | SPOUSE PARENT PLUS |
|-----------------------------|---------------|--------------------|
| Commonwealth Standard PPO | \$501.85 | \$770.39 |
| Commonwealth Capitol Choice | \$643.87 | \$932.79 |
| Commonwealth Optimum PPO | \$669.01 | \$928.59 |

2012 SMOKER RATE CHART (EFFECTIVE 1/1/12-6/30/12)

This chart is for use by retirees/applicants who are smokers. **The non-smoker rate chart is on the reverse side.**

Reciprocity retirees with service in KTRS and KRS should contact KTRS for computation of their rates.

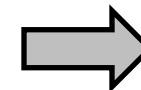
Step 1:
Plan Cost

Select the option and level from the applicable chart and enter the total in Box 1:

NOTE: If only the spouse is applying for this coverage, skip to the Spouse Rate Chart on the bottom of this page.

| RETIREE RATES | SINGLE | PARENT PLUS | COUPLE | FAMILY | FAMILY CROSS-REFERENCE |
|-----------------------------|---------|-------------|----------|----------|------------------------|
| Commonwealth Standard PPO | \$25.50 | \$60.60 | \$334.50 | \$340.76 | \$24.72* |
| Commonwealth Capitol Choice | \$63.06 | \$213.48 | \$547.12 | \$638.00 | \$78.02* |
| Commonwealth Optimum PPO | \$88.36 | \$249.60 | \$575.38 | \$677.26 | \$94.98* |

*Contribution is per employee/retiree



MONTHLY

Enter COST in Box 1

Step 2:
Years of Service

Select the graph that applies to the date you **entered** KTRS (not the date you retired), your total service at retirement and the Option you selected above and enter the amount in Box 2:

| If you <u>entered</u> KTRS PRIOR to 7/1/2002 and: | | | If you <u>entered</u> KTRS ON or AFTER 7/1/2002 and: | | | If you <u>entered</u> KTRS ON or AFTER 7/1/2008 and: | | |
|---|-----------------|----------------------------------|--|-----------------|----------------------------------|--|-----------------|----------------------------------|
| Your Years of Service are: | You Selected: | | Your Years of Service are: | You Selected: | | Your Years of Service are: | You Selected: | |
| | Standard Enter: | Capitol Choice or Optimum Enter: | | Standard Enter: | Capitol Choice or Optimum Enter: | | Standard Enter: | Capitol Choice or Optimum Enter: |
| 5-9.99 | \$372.11 | \$450.69 | 5-9.99 | \$446.53 | \$540.83 | Less than 15 | Not Eligible | Not Eligible |
| 10-14.99 | \$248.07 | \$300.46 | 10-14.99 | \$372.11 | \$450.69 | 15-19.99 | \$272.88 | \$330.51 |
| 15-19.99 | \$124.04 | \$150.23 | 15-19.99 | \$272.88 | \$330.51 | 20-24.99 | \$173.65 | \$210.32 |
| 20 or more | \$0.00 | \$0.00 | 20-24.99 | \$173.65 | \$210.32 | 25-25.99 | \$49.61 | \$60.09 |
| | | | 25-25.99 | \$49.61 | \$60.09 | 26-26.99 | \$24.81 | \$30.05 |
| | | | 26-26.99 | \$24.81 | \$30.05 | 27 or more | \$0.00 | \$0.00 |
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MONTHLY

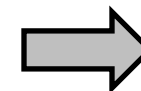
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Step 3:
Shared Responsibility

Effective 7/1/2011, KEHP enrolled retirees are required to pay 2/3 Standard Medicare Part B premium equivalent.

Select the graph that applies to the date you **entered** KTRS (not the date you retired) and your total service at retirement and enter the amount in Box 3:

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|--|---------|---|---------|---|--------------|
| Years of Service: | Enter: | Years of Service: | Enter: | Years of Service: | Enter: |
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| 20 or more | \$66.00 | 20-24.99 | \$42.90 | 25-25.99 | \$59.40 |
| | | 25-25.99 | \$59.40 | 26-26.99 | \$62.70 |
| | | 26-26.99 | \$62.70 | 27 or more | \$66.00 |
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MONTHLY

Enter COST in Box 3

Step 4:
Your Cost

Add all "Costs" listed above to show your **monthly** share of Premium Cost for January-June 2012.

*NOTE: This will be your **monthly** premium for the first six months of 2012. To calculate your premium for July through December 2012, complete the calculation chart below.*



MONTHLY

Your Jan-June 2012 Premium Cost

CHART CONTINUES BELOW FOR JULY THROUGH DECEMBER PREMIUM COST



2012 SMOKER RATE CHART (EFFECTIVE 7/1/12-12/31/12)

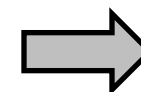
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*Contribution is per employee/retiree



MONTHLY

Enter COST in Box 1

Step 2:
Years of Service

Select the graph that applies to the date you **entered** KTRS (not the date you retired), your total service at retirement and the Option you selected above and enter the amount in Box 2:

If you entered KTRS PRIOR to 7/1/2002 and:

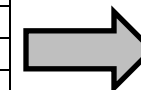
If you entered KTRS ON or AFTER 7/1/2002 and:

If you entered KTRS ON or AFTER 7/1/2008 and:

| Your Years of Service are: | You Selected: | |
|----------------------------|-----------------|----------------------------------|
| | Standard Enter: | Capitol Choice or Optimum Enter: |
| 5-9.99 | \$372.11 | \$450.69 |
| 10-14.99 | \$248.07 | \$300.46 |
| 15-19.99 | \$124.04 | \$150.23 |
| 20 or more | \$0.00 | \$0.00 |

| Your Years of Service are: | You Selected: | |
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| | Standard Enter: | Capitol Choice or Optimum Enter: |
| 5-9.99 | \$446.53 | \$540.83 |
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MONTHLY

Enter COST in Box 2

Step 3:
Shared Responsibility

Effective 7/1/2012, KEHP enrolled retirees are required to pay full Standard Medicare Part B premium equivalent.

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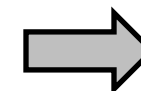
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If you entered KTRS ON or AFTER 7/1/2008 and you have:

| Years of Service: | Enter: |
|-------------------|---------|
| 5-9.99 | \$24.98 |
| 10-14.99 | \$49.95 |
| 15-19.99 | \$74.93 |
| 20 or more | \$99.90 |

| Years of Service: | Enter: |
|-------------------|---------|
| 5-9.99 | \$9.99 |
| 10-14.99 | \$24.98 |
| 15-19.99 | \$44.96 |
| 20-24.99 | \$64.94 |
| 25-25.99 | \$89.91 |
| 26-26.99 | \$94.91 |
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MONTHLY

Enter COST in Box 3

Step 4:
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*NOTE: This will be your **monthly** premium for the second six months of 2012.*



MONTHLY

Your July-December 2012 Premium Cost

SPOUSE RATE CHART

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This chart is for use by spouses who are applying for coverage as the applicant (when the KTRS retiree is deceased or covered under the MEHP). No additional calculation is needed for these rates.

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